

*Remarks*

In view of the foregoing amendments and the following remarks, Applicants request favorable reconsideration and withdrawal of the objection and rejections set forth in the Office Action dated February 11, 2008.

Claims 1-20 are now pending in this application, of which Claims 1, 2, and 12 are independent. Claims 13-20 have been added. Claims 1, 2, and 5-12 have been amended to define Applicants' invention more clearly. Support for the new claims and the claim amendments can be found in the specification as originally filed, for example in paragraphs [0046], [0050] through [0057], [0062], [0063], and [0067].

Claim 2 was objected to because of minor informalities. In particular, the Examiner asserted that the abbreviation "ID" should be spelled out in the first instance. The term "ID" has been deleted from Claim 2 (and has also been deleted from Claim 5), and thus Applicants request that the Examiner withdraw this objection. Further, Applicants note that new Claim 16 recites "identification" rather than "ID."

Claims 1-7, 9 and 11-12 were rejected under 35 U.S.C. §103(a) over Burchetta et al. (U.S. Patent No. 6,954,741) in view of Alley et al. (U.S. Publication No. 2003/0078880). Claims 8 and 10 were rejected under 35 U.S.C. §103(a) over Burchetta et al. in view of Alley et al., and further in view of Bellinger et al. (U.S. Patent 5,895,455). Applicants respectfully traverse these rejections, for at least the following reasons.

Claim 1 is directed to a system for facilitating handling of a post-transactional credit dispute relating to a disputed transaction. More specifically, Claim 1 provides a system with a workstation and a server. In response to an inquiry associated with the post-transactional credit dispute, a user may enter commands at the workstation causing a

documentation file to be transmitted from the workstation to the server. The documentation file contains details of the disputed transaction. Dependent Claim 15 recites examples of what the documentation file may include, such as a receipt from the disputed transaction, information about goods or services sold in the disputed transaction, and the amount of the disputed transaction. Dependent Claim 16 recites that the documentation file is considered in determining a settlement of the post-transactional credit dispute. Thus, in one embodiment, the documentation file containing the details of the disputed transaction may be used to help resolve the post-transactional dispute.

Burchetta et al., as understood by Applicants, relates to a computerized dispute resolution system and method that aid participating parties in reaching a settlement value for resolving a dispute. More specifically, the system compares demands and offers on a round-by-round basis in accordance with preestablished conditions (to wit, how close an offer is to a demand). Apparently the only information that may be entered by the users and considered by the system in determining a settlement value are the offers and demands, which are monetary values for settling the dispute. In contrast, the present invention's documentation file contains details of the disputed transaction. The Examiner also noted that the Burchetta et al. system, upon reaching a settlement value, can generate settlement documents and/or papers for filing in the court. However, these documents also do not correspond with a documentation file of the present invention because there is no indication that the documents would contain details of the disputed transaction, but only the settlement value. Further, these documents are not transferred from a workstation to a server in accordance with a user's commands in response to an inquiry.

In short, Burchetta et al. does not suggest a system that facilitates handling of a post-transactional credit dispute relating to a disputed transaction through the use of a documentation file containing details of the disputed transaction. In particular, Burchetta et al. does not suggest a storage unit, connected to a workstation, storing a documentation file containing details of the disputed transaction, wherein the documentation file is transmitted to a server in accordance with commands entered by a user in response to an inquiry associated with the post-transactional credit dispute. Burchetta et al. also does not suggest a documentation file including at least one of a receipt from the disputed transaction, information about goods or services sold in the disputed transaction, and the amount of the disputed transaction, as recited in Claim 15. Further, Burchetta et al. does not suggest that the documentation file is considered in determining a settlement for the post-transactional credit dispute, as recited in Claim 16.

Claims 2 and 12 are directed to a method and a computer-readable storage medium storing instructions for causing a computer system to perform a method, respectively, for facilitating handling of a post-transactional dispute relating to a disputed transaction. In particular, an inquiry is displayed at a terminal, the inquiry requesting documentation containing details of the disputed transaction. Documentation associated with the inquiry is obtained, transmitted to a server, and stored for later retrieval. Claim 20, dependent on Claim 2, recites that the documentation is considered in determining a settlement for the post-transactional dispute.

For many of the same reasons as noted above, Burchetta et al. does not disclose that documentation containing details of the disputed transaction is obtained, transmitted to a server, and stored, as recited in Claims 2 and 12, as the alleged documentation of Burchetta

et al. and the use made of it is fundamentally different from that of the present invention.

Further, Burchetta et al. does not disclose that the documentation is considered in determining a settlement for the post-transactional dispute.

Alley et al., as understood by Applicants, relates to a method and system for electronically signing and processing digital documents. The Office Action asserts that it would have been obvious to one of ordinary skill in the art to modify Burchetta et al. to include the steps of locating, transmitting, and associating documentation, in order to combine such steps with the known features of dispute resolution and thus achieve the predictable result of gathering the necessary documentation specific to a user in order to provide a computerized dispute resolution file. However, as already asserted, the alleged documentation of Burchetta et al. does not contain details of the disputed transaction and thus does not correspond to the documentation of the present claims. Alley et al. also does not disclose this feature of the present invention because Alley et al. does not relate to dispute resolution. Thus, the documents in Alley et al. do not contain details of a disputed transaction (which is currently involved in a post-transactional dispute). Therefore, even the combination of Burchetta et al. and Alley et al. fails to teach these features of Applicants' invention.

Finally, Burchetta et al. does not disclose a dispute resolution process that is similar to Applicant's dispute resolution process. In particular, Burchetta et al. only suggests a technique for obtaining a settlement value based on users' demands and offers. This technique does not use documentation containing details of a disputed transaction to aid in resolving the dispute, and does not provide any mechanism for transferring such documentation. Further, it would not have been obvious to provide such a mechanism in

the process and system of Burchetta et al. because the technique of Burchetta et al. does not refer to details of the disputed transaction in obtaining a settlement value. In as much as the Examiner takes Official Notice or asserts as common knowledge certain elements of dispute resolution in order to fill in the above-noted gaps in the cited art, Applicants request that the Examiner provide specific evidence of such elements.

None of the other cited art of record remedies the above-noted deficiencies of Burchetta et al. and Alley et al. For at least these reasons, Applicants assert that the cited art would not have rendered obvious Applicants' invention, as recited in independent Claims 1, 2, and 12, and dependent Claims 15, 16, and 20. The rest of the claims in the application are dependent on the independent claims, and thus are allowable for the reasons noted above, as well as for further defining patentable features of Applicants' invention. Applicants request independent consideration thereof.

Applicants request favorable reconsideration, withdrawal of the outstanding objection and rejections, and an early Notice of Allowability.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202) 530-1010. All correspondence should continue to be directed to our below-listed address.

Respectfully submitted,

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